

35A RUST LANE
BOERNE, TX 78006-8202American Coradius International LLC
Toll Free: 800-213-7163

November 29, 2016

1 MB *A-02-4YA-AM-00128-7

RAFAEL RAMOS
3 BUNKER ST
ROCKY POINT NY 11778-9231**Make Checks Payable to:**AMERICAN CORADIUS INTERNATIONAL LLC
2420 SWEET HOME RD STE 150
AMHERST NY 14228-2244

Creditor:	COMENITY CAPITAL BANK
Original Creditor:	COMENITY CAPITAL BANK
Account Number:	██████████4906
Reference Number:	██████████5298
Account Balance:	\$1,215.96
Amount Remitted:	\$

PLEASE DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT IN THE ENVELOPE PROVIDED

Creditor	Original Creditor	Account #	Account Balance
COMENITY CAPITAL BANK	COMENITY CAPITAL BANK	██████████4906	\$1,215.96

Dear Rafael Ramos

We are writing to you regarding your PayPal Credit account. This account has been placed with our office for collection.

- * Total amount of the debt due as of charge-off: \$1,215.96
- * Total amount of interest accrued since charge-off: \$0.00
- * Total amount of non-interest charges or fees accrued since charge-off: \$0.00
- * Total amount of payments made on the debt since the charge-off: \$0.00

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

Robert Duggan
American Coradius International LLC
A Professional Debt Recovery Agency

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Calls to or from this company may be monitored or recorded for quality assurance purposes.

This collection agency is licensed by the Department of Consumer Affairs of the City of New York, License #'s 1308352, 1308356.

For your convenience you can now resolve this matter online . Logon to www.acibillpay.com to see the repayment options available to you.You will need your 7 digit ACI reference number ██████████5298 available when you log in.
You can now make payment arrangements on your account using checking, or debit card accounts.**NOTICE: PLEASE SEE SECOND PAGE FOR IMPORTANT INFORMATION**Office Address: 2420 Sweet Home Rd Ste 150, Amherst NY 14228-2244
Hours of Operation: Mon-Thurs: 8AM-8PM, Fri: 8AM-5PM, Sat: 8AM-12PM EST



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Important Information

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice. Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

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